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KDEM

Recovery Times



A complex of mobile vehicles in Greensburg helped federal, state and local agencies and volunteers respond to the early May disaster. FEMA Photo by Greg Henshall

Disaster Help Available Now!

Severe storms, tornadoes and flooding beginning May 4 and continuing through May 18 devastated the city of Greensburg and caused widespread damage throughout the central and eastern part of the state. In response to a request from Governor Kathleen Sebelius, President Bush declared a federal disaster on May 6, opening the way for help to individuals and business owners in 21 affected counties who suffered disaster-related damage.

The disaster declaration enables the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) and other federal agencies to team with state and local disaster workers to help residents and business owners in the affected counties recover.

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. The types of help available are outlined in this newsletter and will be explained when you register for aid.

Those affected by the storms and flooding who live or own businesses in a disaster-designated county may apply for aid by calling toll-free **800-621-FEMA (3362)**. The TTY number for callers with special speech or hearing needs is **800-462-7585**. Individuals may also register online at www.fema.gov.

Important Recovery Information

❖ **Register by phone, at a Disaster Recovery Center or online at www.fema.gov** Residents of designated counties whose homes, businesses or personal property sustained damage as a result of severe storms, tornadoes and flooding May 4-18 are urged to begin the application process. Register online or call **800-621-FEMA (3362)** (TTY: 800-462-7585).

❖ **Assistance to Individuals and Households**

Homeowners and renters whose primary residences are not livable may be eligible for funds to pay for temporary housing, repairs to make the home livable and other serious, disaster-related needs.

❖ **U.S. Small Business Administration** During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not fully insured.

❖ **National Flood Insurance Program (NFIP)** Disaster victims insured with NFIP are eligible to file claims to repair or replace damaged property. Call your licensed insurance agent for information.

Apply by Phone
800.621.FEMA (3362)
TTY: **800.462.7585**

7 a.m. to 8 p.m.

local time

Monday through Saturday



A safe room built under a driveway (left) and a free-standing safe room that remained intact after being struck by an EF-5 tornado protected Greensburg residents. FEMA Photos by Kim Hayes and Diana Reagan.

Safe Rooms Save Lives

Building smarter, stronger and safer is the key line of defense Kansans are advised to consider in the wake of severe storms, tornadoes and flooding. Exceeding the requirements of state and local building codes with a “code plus” approach to rebuilding increases the disaster resistance of homes and businesses and decreases the chance of major structural damage from wind and water.

A safe room is a tornado shelter that can be built or installed anywhere in a house, but it must be a “room within a room.” That is, its walls, ceiling, and floor must be structurally separate from the rest of the house so that if the surrounding house is destroyed, the safe room will remain intact.

The goal of the Federal Emergency Management Agency’s safe room design and construction is to provide “near-absolute protection” from the forces of wind and debris during a storm with winds as high as 250 miles per hour. A full-size model safe room has been on display at the Disaster Recovery Center in Haviland and at Davis City Park in Greensburg. Disaster specialists are on site to demonstrate how a safe room works.

The safe room is built out of 14-gauge steel and 2¾-inch sheets of plywood. It has a 14-gauge steel door and a double 2- x 4-inch frame that has three heavy-duty dead bolts. It includes a disaster supply kit. A safe room is a mitigation measure used to help save lives.

An independent study conducted by the National Institute of Building Sciences concluded that society saves an average of \$4 for every dollar spent on mitigation measures for hazards such as wind and flood.

Why Build a Safe Room?

The purpose of a shelter is to provide a defensible space where you and your family can survive tornadoes with little or no injury. Your shelter should be readily accessible from all parts of your house, free of clutter, adequately anchored to the house foundation

and built strong enough to resist the forces of a severe tornado. Additionally, the safe room’s walls, roof, and most importantly, the door, must resist penetration from flying debris, uplift, overturning and sliding. Individuals considering a safe room should contact their local building official to determine building code and permitting required prior to construction.

How Much Does a Safe Room Cost?

Cost can vary between \$2,500 and \$6,000 for a Safe Room. The safe room can be used as a closet, bathroom or utility room. Existing homes will require retrofitting a centrally located room on the lowest floor to meet the safe room design specification. Consider building a safe room inside your home or as an attached addition.

Specific designs for tornado safe rooms are included in FEMA publication 320: “Taking Shelter From the Storm: Building a Safe Room Inside Your House.” Shelters built to the FEMA standard are expected to withstand the forces imposed on them by extreme winds. Call toll free 1-888-565-3896 to receive a free copy.

Get a Weather Alert Radio

Weather alert radios can be as important to have as smoke detectors in your home, school or business. The Department of Commerce’s National Oceanic and Atmospheric Administration (NOAA) Weather Radio broadcast signal is provided as a public service. NOAA is an “all-hazard” radio network.

21 Kansas counties designated for Individual Assistance

Barton, Clay, Cloud, Comanche, Dickinson, Edwards, Ellsworth, Kiowa, Leavenworth, Lyon, Osage, Osborne, Ottawa, Phillips, Pratt, Reno, Rice, Riley, Saline, Shawnee and Stafford

A Good Time to Think About Flood Insurance

Floods are the most common natural disaster. Maintaining a flood insurance policy is an effective way to protect yourself against the cost of flood damage. Many Kansas residents found out in the aftermath of the May 4-18 severe storms, tornadoes and flooding that homeowner policies do not cover damage from rising waters.

Kansas residents who do not have flood insurance can take steps now to protect against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses by managing community development in special flood hazard areas.

If you live in such a community, you can purchase flood insurance from a licensed insurance agent or company – the same one, for example, who handles your home owner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring. Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings. Coverage on structures and on contents requires two separate policies.

Some people resist buying flood insurance in the faulty belief that, if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president. More than 90 percent of disasters are *not* presidentially declared. In the majority of floods, victims are on their own – unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited. Most assistance is in the form of loans that must be repaid, with interest.

Flood insurance is advisable even if your neighborhood is not in a floodplain. Floods can – and do – occur almost anywhere. Nearly 30 percent of NFIP claims come from properties considered to be at low or moderate risk.

For more information, contact your local insurance agent or company or call the NFIP toll-free number **1-800-427-4661**. There is a 30-day waiting period before new policies take effect, so don't delay.

Disaster Teams Reach Out to Flood Victims

Community Relations teams have fanned out across areas of Kansas, meeting with people who suffered losses from the severe storms, tornadoes and flooding that occurred May 4-18.

"We have people going door-to-door making personal contact answering questions," State Coordinating Officer Angee Morgan said.

Community Relations teams of FEMA and KDEM personnel are making contact with victims, elected officials and community organizations in all areas affected by the disaster.

"We bring people as much information as possible to get them to start the recovery process," Federal Coordinating Officer Michael L. Karl said. "This is also an opportunity to start people thinking about preparedness, so if disaster strikes again, the community is better able to cope with it."



Early May severe storms, tornadoes and flooding in cities and rural areas of Kansas warranted a major disaster declaration. FEMA Photo by Jace Anderson

Assemble a Family Disaster Kit

Among the items you should have ready:

Water - at least one gallon per person for three to seven days

Food - enough non-perishable packaged or canned foods for three to seven days

Medical supplies

Moisture wipes and anti-bacterial hand sanitizer

Flashlight and extra batteries

Battery-operated radio and NOAA weather radio

Cash and important documents

Special items for infants, elderly people and pets

Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the Kansas Division of Emergency Management with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to

PH: 800.621.FEMA (3362)
<http://www.fema.gov>
DR1699 KS

Federal Coordinating Officer
MICHAEL L. KARL

State Coordinating Officer
ANGEE MORGAN

Editor, FEMA Public Affairs
BLAIR GATELY

SBA Low-Interest Loans

Not Only For Businesses

A low-interest loan from the U.S. Small Business Administration (SBA) is the main form of federal help for recovery for homeowners, renters and businesses of all sizes. These loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping taxpayer costs reasonable.

Loans for homeowners and renters. SBA disaster loans up to \$200,000 are available to homeowners for real estate repairs and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of mitigation measures to prevent future damage.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may refer that person to another source of help.

Loans for businesses and nonprofit organizations. Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to

repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties bordered by declared counties may also apply for these loans.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan offices to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

When you register for assistance by calling the FEMA toll-free number, 800-621-FEMA (3362), you may receive an SBA loan application. If you need assistance in completing it, you can get help from an SBA representative at any disaster recovery center or by calling SBA Customer Service Center at 800-659-2955. Also visit SBA on the Web at www.sba.gov/services/disasterassistance.

BUILDING FOR A SAFER FUTURE

There are some simple, inexpensive steps you can take to protect your property from future flood damage.

Raise the electrical box or relocate the box to an upper floor.

Raise the water heater and heating system on a masonry base or relocate them to an upper floor.

Anchor the fuel tank (oil or propane) to the floor or wall to prevent it from overturning or floating away. Metal structural supports and fasteners must not be corrosive. Wooden supports must be pressure treated.

Install a floating floor-drain plug at the lowest point of the lowest finished floor. When the floor drainpipe backs up, the float rises and plugs the drain.

Install a backflow valve to prevent sewer backup from coming into your home.



Clip & Save

FEDERAL AGENCIES

FEMA Registration	800-621-FEMA (3362)
TTY for hearing/speech impaired	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-427-4661
TTY for hearing/speech impaired	800-427-5593
Social Security Administration	800-772-1213
U.S. Small Business Administration	800-659-2955
Internal Revenue Service	800-829-1040
TTY for hearing/speech impaired	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Department of Veterans Affairs	800-827-0648

STATE AGENCIES

Kansas Attorney General's Consumer Protection Hotline ..	800-432-2310
Kansas Highway Patrol	620-276-3201 or 785-296-6800
Kansas Department of Revenue (DL & vehicle title)	785-296-3909, 785-296-3963 or 785-296-3621
Kansas Insurance Department	800-432-2484
Kansas Dept. of Health and Environmental (vital records)	785-296-1414
Kansas Dept. on Aging	800-432-3535
Southwest Kansas Area Agency on Aging	620-225-8230
Kansas Dept. of Labor (unemployment help)	800-292-6333
Kansas Dept. of Social & Rehabilitation Services	888-582-3759 or 620-723-3321
Crisis Counseling-KS Suicide and Crisis Hotline	800-784-2433
Farm Service Agency	Contact local office
Ford Co. Housing Authority	620-225-8230

VOLUNTEER AGENCIES

American Red Cross	866-GET-INFO
Salvation Army	317-937-7000